Exhibit 22

From: Alex Weisberg [mailto:aweisberg@attorneysforconsumers.com]

Sent: Monday, August 02, 2010 3:39 PM

To: Brightmire, Jon E. **Cc:** Thrash, Amanda

Subject: RE: Bell, Michelle v. Midland Credit Management, Inc.

First of all, we do not agree to cut off attorneys' fees at the time the offer was made, as my client is entitled to recover all of her attorneys' fees and costs incurred in the case. If we are forced to litigate the fees, we will seek additional attorneys fees related to that as well. That being said the demand included approximately \$450 in costs, the rest being a (reduced) amount to cover her attorneys fees accrued to date.

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*Licensed in Florida and Illinois and the U.S. District Courts in Colorado and the Western District of Oklahoma

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Statement Required by U.S. Treasury Department:

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From: Brightmire, Jon E. [mailto:jbrightmire@dsda.com]

Sent: Monday, August 02, 2010 4:39 PM

To: Alex Weisberg **Cc:** Thrash, Amanda

Subject: RE: Bell, Michelle v. Midland Credit Management, Inc.

Alex, please let me know the amount of costs plaintiff is claiming, and the lodestar calculation for your attorney fees (total number of hours and the hourly rate) at the time you received the offer Friday.

Thanks,